

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-15108-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony R. Navilio  
193 Emerson Lane  
Barnegat, NJ 08005

Susan Navilio  
193 Emerson Lane  
193 Emerson Lane  
Barnegat, NJ 08005

Social Security No.:  
xxx-xx-1961

xxx-xx-7638

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:  
was entered on .

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: August 22, 2019  
JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony R. Navilio  
 Susan Navilio  
 Debtors

Case No. 18-15108-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Aug 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2019.

db/jdb  
 cr +Anthony R. Navilio, Susan Navilio, 193 Emerson Lane, Barnegat, NJ 08005-2245  
 +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +De Lage Landen Financial Services, Inc., Four Greentree Centre, 601 Rte. 73 North,  
 Suite 305, Marlton, NJ 08053, UNITED STATES 08053-3475  
 517389861 +BHG Bankers Healthcare Group, Apex Cardmember Services, PO Box 332509,  
 Murfreesboro, TN 37133-2509  
 517389862 +Bob's Bay Marina, 459 E. Bay Ave., Barnegat, NJ 08005-2476  
 517389865 +Chusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517389866 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 517971704 +De Lage Landen Financial Services, Att: Allison L Domowitch, 601 Route 73 N Ste 305,  
 Marlton, NJ 08053-3475  
 517389868 +De Lage Landen Financial Services, Inc., Fleischer, Fleischer & Suglia, PC,  
 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475  
 517968439 De Lage Landen Financial Services, Inc., c/o Allison L. Domowitch, Esquire,  
 Fleischer, Fleischer & Suglia, 4 Greentree Centre, 601 Rte. 73 N., Ste. 305,  
 Marlton, NJ 08053  
 517968720 +Deutsche Bank National Trust Company, as Trustee,, Select Portfolio Servicing Inc,  
 POB 65250, Salt Lake City, UT 84165-0250  
 517917616 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 517389871 +Forcastle Properties LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287  
 517389873 +Forecastle Properties, LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287  
 517389875 +Keystone Dental, INC., 154 Middlesex Turnpike, Burlington, MA 01803-4469  
 517389878 +ML Factors, 456A Central Ave. # 129, Cedarhurst, NY 11516-1927  
 517902250 Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408,  
 St. Paul, MN 55116-0408  
 517389880 +New Century Mortgage C, 18400 Von Karman Ave Ste, Irvine, CA 92612-1514  
 517389881 +Oxford Health, PO Box 29135, Hot Springs, AR 71903-9135  
 517389884 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
 517389888 +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,  
 Trenton, NJ 08602-0245  
 517389891 +Straumann USA LLC, 60-100 Minuteman Rd., Andover, MA 01810-1008  
 517879255 +TD Bank, Att: Richard Tracy, 30 Montgomery St, Suite 1205, Jersey City, NJ 07302-3835  
 517877195 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 517889014 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 517389895 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517967420 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000  
 517969492 +Westgate Lakes Owners Assoc Inc, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965  
 517389901 +Womans Health, 400 South 10th ST., Emmaus, PA 18098-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 23 2019 00:24:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 23 2019 00:24:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517389859 +EDI: CAPIO.COM Aug 23 2019 07:18:00 Assetcarellc/capiopart, 2222 Texoma Pkwy Ste 180,  
 Sherman, TX 75090-2484  
 517913238 +E-mail/Text: bankruptcy@pnfp.com Aug 23 2019 00:24:37  
 Bankers Healthcare Group c/o Pinnacle Bank, 150 3rd Ave South Ste 900,  
 Nashville, TN 37201-2011  
 517389860 +EDI: TSYS2.COM Aug 23 2019 07:14:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 517389863 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 23 2019 00:24:58 Caliber Home Loans, In,  
 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 517962375 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 23 2019 00:24:58 Caliber Home Loans, Inc.,  
 13801 Wireless Way, Oklahoma City OK 73134-2500  
 517389864 +EDI: CAPITALONE.COM Aug 23 2019 07:17:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517922494 EDI: BL-BECKET.COM Aug 23 2019 07:18:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517956731 +EDI: CHRM.COM Aug 23 2019 07:18:00 Chrysler Capital, P.O. BOX 961275,  
 FORT WORTH, TX 76161-0275  
 517389867 E-mail/Text: litigation.recoverybkmailbox@dllgroup.com Aug 23 2019 00:23:33  
 De Lage Landen Financial Services, Inc., Att: Kenneth Jones, 1111 Old Eagle School Rd.,  
 Wayne, PA 19087-1453  
 517864346 EDI: DISCOVER.COM Aug 23 2019 07:15:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517389869 +EDI: DISCOVER.COM Aug 23 2019 07:15:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517880207 EDI: FORD.COM Aug 23 2019 07:14:00 FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953,  
 PO BOX 55000, DETROIT, MI. 48255-0953

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Aug 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517881016 EDI: FORD.COM Aug 23 2019 07:14:00 Ford Motor Credit Co LLC, POB 62180,  
Colorado Springs, CO 80962  
517389870 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 23 2019 00:24:38 Fifth Third Bank,  
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
517389874 +EDI: FORD.COM Aug 23 2019 07:14:00 Frd Motor Cr, Po Box Box 542000,  
Omaha, NE 68154-8000  
517389876 +E-mail/Text: bncnotices@becket-lee.com Aug 23 2019 00:23:40 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517389877 E-mail/Text: legal@mckcap.com Aug 23 2019 00:23:32 McKenzie Capital, LLC, 3390 Mary ST.,  
Suite 305, Miami, FL 33133  
517389879 +EDI: NAVIENTFKASMSERV.COM Aug 23 2019 07:13:00 Navient, Attn: Bankruptcy, Po Box 9500,  
Wilkes-Barre, PA 18773-9500  
517389883 EDI: PRA.COM Aug 23 2019 07:14:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517966351 EDI: PRA.COM Aug 23 2019 07:14:00 Portfolio Recovery Associates, LLC,  
C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541  
517389882 +E-mail/Text: bankruptcy@pnfp.com Aug 23 2019 00:24:37 Pinnacle Bank, 114 W College St,  
Murfreesboro, TN 37130-3501  
517866072 EDI: Q3G.COM Aug 23 2019 07:08:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517389885 EDI: WFFC.COM Aug 23 2019 07:15:00 Rymr&fllnign, Csc1 Dispute Team N8235-04m,  
Des Moines, IA 50306  
517933536 +E-mail/Text: bankruptcy@swmc.com Aug 23 2019 00:24:18 SUN WEST MORTGAGE COMPANY,  
6131 ORANGETHORPE AVENUE, SUITE 500, BUENA PARK, CA 90620-4903  
517389886 +EDI: DRIV.COM Aug 23 2019 07:13:00 Santander Consumer USA, 5201 Rufe Snow Drive,  
Suite 400, North Richland Hills, TX 76180-6036  
517389892 +E-mail/Text: bankruptcy@swmc.com Aug 23 2019 00:24:18 Sun West Mortgage Co I,  
18303 Gridley Rd, Cerritos, CA 90703-5400  
517389893 EDI: TDBANKNORTH.COM Aug 23 2019 07:17:00 TD Bank, 32 Chestnut St., Lewiston, ME 04240  
517389894 EDI: TDBANKNORTH.COM Aug 23 2019 07:17:00 TD Bank, N.A., Attn: Bankruptcy,  
32 Chestnut St, Lewiston, ME 04243  
517389897 +E-mail/Text: vci.bkcy@vwcredit.com Aug 23 2019 00:24:19 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003  
517948879 EDI: WFFC.COM Aug 23 2019 07:15:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
517389899 +EDI: WFFC.COM Aug 23 2019 07:15:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657  
517389900 EDI: WFFC.COM Aug 23 2019 07:15:00 Wffnatbank, Csc1 Dispute Team N8235-04m,  
Des Moines, IA 50306

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517389872 Ford Motor Credit, PO Box 542000, NE 68151  
517389887 State of New Jersey D, Division of Taxation  
cr\* +Forecastle Properties, LLC, 1580 Lakewood Road, Unit 16A, Toms River, NJ 08755-3287  
517389889\* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,  
Trenton, NJ 08602-0245  
517389890\* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,  
Trenton, NJ 08602-0245  
517389896\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
517389898\* +Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 148

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Aug 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007- HE2 ajennings@rasflaw.com  
Allison L Domowitch on behalf of Creditor De Lage Landen Financial Services, Inc. adomowitch@fleischerlaw.com  
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
David A. Semanchik on behalf of Debtor Anthony R. Navilio info@semanchiklaw.com  
David A. Semanchik on behalf of Joint Debtor Susan Navilio info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007- HE2 DMcDonough@flwlaw.com  
Jill Manzo on behalf of Creditor SUN WEST MORTGAGE COMPANY, INC. bankruptcy@feinsuch.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lori C. Greenberg on behalf of Creditor Forecastle Properties, LLC lorijdcpa@gmail.com, mtmaddenjd@gmail.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor SUN WEST MORTGAGE COMPANY, INC bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com  
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007- HE2 DMcDonough@flwlaw.com  
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19